AiSH

Assured Income for the Severely Handicapped

Renewing AISH

Report and Recommendations of the MLA AISH Review Committee

Alberta

MLA Committee Letter to Minister

February 2005

Honourable Yvonne Fritz
Minister of Seniors and Community Supports

Dear Minister Fritz:

As members of the Government MLA AISH Review Committee, we are pleased to present our final report and recommendations for renewing the Assured Income for the Severely Handicapped (AISH) program.

The recommendations have been developed after listening to and reviewing input from over 18,000 Albertans, including over 10,000 AISH clients. We are grateful to the thousands of Albertans who provided their suggestions about how the program can better meet the needs of AISH clients. Our recommendations respond to the issues raised during the consultation. Although Albertans can be proud of the AISH program, we believe that implementing our recommendations will renew the program so it better meets the needs of people with a severe and permanent disability.

While we believe there is an urgent need to implement the recommendations to renew the AISH program, we also believe additional work should be done to better coordinate other Government supports and services for Albertans with disabilities. This is reflected in our final recommendation.

It is our hope that the recommendations will help improve the quality of life for persons with disabilities.

Thank you for the opportunity to undertake this review.

Rob Lougheed, Chair
MLA Strathcona

Alana DeLong
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The quotes and personal stories included in this document are actual stories submitted during the consultation process. To protect the confidentiality of the individuals, no names have been included, and in some cases the comments have been slightly edited.

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Executive Summary

"I think most people do not believe they will ever be in the position of needing a program like AISH. But last summer I developed a condition that caused my heart to severely enlarge. Because I was self-employed, and did not carry separate disability insurance, without AISH, I would not have been able to survive."

The Government of Alberta is committed to supporting people with a permanent disability that severely limits their ability to earn a living. The Assured Income for the Severely Handicapped (AISH) program was established in 1979 to help meet the needs of severely disabled Albertans.

In September 2004, the former Minister of Alberta Human Resources and Employment, the Honourable Clint Dunford, responsible for AISH, announced a review of the AISH program and appointed a Government MLA Committee to oversee the review.

There were several reasons to conduct a review of the AISH program. AISH clients had said that the benefit was too low and the program was not meeting their needs. As well, when the government announced their response to the Low Income Programs Review in 2001, they confirmed that AISH would remain a separate and distinct program and committed to doing a review to update AISH. Finally, there was a legislative requirement to commence a review of the *AISH Act* in 2004.

The goal of the review was to identify ways to renew the AISH program to make it more responsive to client needs, while ensuring the program remains available to those who need it.

Albertans with Disabilities

- About 6.4% of Alberta's population between the ages of 18 and 64 – or 205,000 Albertans – have a disability
- About 2.4% – or 75,000 people – have a severe disability
- 1% of Alberta's population – or 31,700 people – currently receive the AISH benefit

When the review was announced in September 2004, a discussion guide and questionnaire was made available that contained six ideas for changes to AISH. The guide was sent to all AISH clients, many disability organizations, and was also available to the public online. Two public meetings were held to obtain feedback, and written submissions were also welcomed. Over 18,000 questionnaires and 130 written submissions were submitted, and almost 500 people participated in the public meetings.

Throughout the consultation, Albertans were clear about what they felt was needed to renew the AISH program:

- Almost every respondent identified the need to increase the AISH financial benefit
- 96% wanted to see additional benefits for clients with unique needs beyond the $850 cash benefit and health coverage
- 84% supported having medical benefits separate from income support
- 83% supported increases to the employment earnings exemption rates

As well, many respondents said AISH clients should be treated with dignity and respect, and called for greater flexibility in the program to better meet individual needs.

In developing our recommendations for renewing the AISH program, we were guided by the following principles:

- Providing financial security
- Respecting individuals
- Helping individuals succeed
- Ensuring accountability
- Improving program responsiveness
- Improving program effectiveness

Our recommendations for renewing AISH are as follows:

Recommendation #1 (see page 15)

Increase the monthly maximum financial benefit for all AISH clients to $1,000, then to $1,025 effective April 2006. Starting in 2007, conduct bi-annual reviews of the benefit rate.

Recommendation #2 (see page 16)

Provide supplementary benefits as part of the AISH program, in addition to the base financial benefit, to AISH clients with liquid assets of less than $3,000.

Recommendation #3 (see page 17)

Increase the employment earnings exemptions as follows:

- Increase by $200 a month for singles and couples, the amount that is fully exempt
- Increase from 25% to 50%, the exemption rate on income over this amount to a maximum of $1,000 for singles and $2,000 for couples. (Income earned above these maximum amounts would not be exempt)

Recommendation #4 (see page 18)

Discontinue the requirement that AISH clients collect Canada Pension Plan (CPP) benefits at age 60.

Recommendation #5 (see page 19)

Review how income is treated under AISH to clarify rules for what income is fully exempt, partially exempt and not exempt.

Recommendation #6 (see page 20)

Retain the asset limit at $100,000.

Recommendation #7 (see page 20)

Establish contracts with experts to provide advice to AISH staff regarding complex eligibility decisions and to the Citizens' Appeal Panel as required.

Recommendation #8 (see page 21)

AISH staff meet with their clients periodically to identify supports and services to assist clients in moving towards independence.

Recommendation #9 (see page 22)

Improve client service delivery.

Recommendation #10 (see page 22)

Partner with disability organizations to provide ongoing training for AISH staff.

Recommendation #11 (see page 24)

Work collaboratively with partners to better coordinate supports and services for persons with disabilities.

We sincerely thank everyone who participated in this review and urge the Government to act as quickly as possible to implement these recommendations.

Introduction

The MLA AISH Review Committee is pleased to provide a summary of input received during the AISH review and our recommendations on how to renew the AISH program to better meet the needs of AISH clients.

"I became disabled at 19 when I was in the midst of post-secondary education, I was hospitalized various times for two years and could not work. If it weren't for AISH, my prescriptions would have forced my parents into a second mortgage. I am happy that I was able to qualify for AISH as it has allowed me to try to be self-sufficient. AISH allowed me to go back to school part-time, and then later on full-time despite my many health-related problems. AISH allowed me to continue being somewhat "normal" for the past few years, and when I was hospitalized and unable to participate in society, it gives me ease of mind from financial worries that shouldn't be a concern when your health is in jeopardy. An improvement to the current program would be great, but I'm grateful for all the AISH program provides me."

Background

Information about AISH

What is AISH?

Established in 1979, the AISH program provides income support for Albertans who have a permanent disability that severely impairs their ability to earn a living. The program provides financial benefits to the person with the disability, and comprehensive health benefits for them and their immediate family members. The Government of Alberta spent $371.4 million on the AISH program in 2003–2004, and budgeted $394 million for 2004–2005.

What do AISH benefits include?

AISH includes a maximum cash payment of $850 per month and a comprehensive health benefit worth, on average, $300 per month. The health benefit includes:

- Premium-free Alberta Health Care Insurance
- Alberta Aids to Daily Living co-payment fees
- Prescription drugs
- Eye care
- Dental care
- Emergency ambulance service
- Essential diabetic supplies

Who receives AISH?

Over 31,700 Albertans receive the AISH benefit:

- 45% have various physical disabilities
- 32% have mental illness
- 23 % have developmental disabilities

For half of the people receiving AISH, it is their only source of income.

The Need for Change

In September 2004, Government announced a review of the AISH program and appointed a Government MLA Committee to oversee the review.

The need for the review was clear. AISH clients had said that the benefit level was too low and the program was not meeting their needs. As well, when the government announced their response to the Low Income Programs Review in 2001, they confirmed that AISH would remain a separate and distinct program and committed to doing a review to update AISH. Finally, there was a legislative requirement to commence a review of the *AISH Act* in 2004.

Other factors influenced the decision to review the AISH program, including:

- AISH clients and families had indicated they sometimes need additional benefits, not provided through the AISH program
- Recent consultations done by disability organizations, and other government reports, had identified the need to improve AISH
- It had been six years since the program was last reviewed

The Goal of the Review

The goal of the review was to identify ways to renew the AISH program to make it more responsive to client needs, while ensuring the program remains available to those who need it.

The Process

The MLA Committee reviewed the results of previous consultations on AISH, along with reports done by government and disability organizations, and developed a discussion guide to serve as the basis for the AISH consultation. The guide, released in September 2004, presented six ideas for changing AISH.

Copies of the discussion guide were sent to all AISH clients and to about 4,000 disability organizations and other groups. Copies of the guide were also available through MLA offices, public libraries and online.

Public consultation sessions were held in Edmonton and Calgary. Almost 500 people participated in these sessions and 84 people made formal presentations. About 90% of the presentations were by AISH clients or their family members sharing their personal stories and experiences with the program.

Input was received from AISH clients, their families, representatives of organizations that work with AISH clients, and other Albertans. When the consultation ended on November 30, 2004, over 18,000 responses to the discussion guide and 130 written submissions had been received.

What We Heard

> *"Our daughter has a mental disability. While we have worked hard during her growing years to help her become as productive and independent as possible, it is clear she will never reach the level where she can live independently and support herself. As we get older, we would like to ensure that when we are no longer able to provide for her that her livelihood is secure, and that her basic needs will be provided. Further, we would like to ensure that if she has extraordinary needs, for example, arising from health complications, that there will be provisions to meet those needs, either from money we would set aside over time, or through benefits from AISH. I have some appreciation for the challenges of designing programs for those in need, while ensuring fairness and accountability, and protecting against abuse. But as a parent, I want to be able to ensure that when we are gone our daughter will continue to have a secure and productive life."*

Throughout the consultation, Albertans were clear about what is needed to renew the AISH program:

- Almost every respondent identified the need to increase the AISH financial benefit
- 96% wanted to see additional benefits for clients with unique needs beyond the $850 cash benefit and health coverage
- 84% supported having medical benefits separate from income support
- 83% supported increases to the employment earnings exemption rates

As well, respondents said AISH clients should be treated with dignity and respect, and many called for greater flexibility in the program to better meet individual needs.

Over 18,000 submissions were received in response to the discussion guide. Respondents were as follows:

AISH clients	58 %
Family member of AISH clients	20 %
People who work with AISH clients	6.7 %
Disability Organizations	2.5%
Other	8.6%
Did not indicate	8.4%

** Some respondents checked more than one category*

Following is a summary of responses to the discussion guide's six ideas for changing AISH:

QUESTION	SUPPORT
1a. Give a larger increase to those with no other income	57%
1b. Give the same increase to everyone on AISH	43%
2. Increase the employment earnings exemption	83%
3. Identify appropriate savings limit regarding eligibility for AISH	
– Less than $70,000	35%
– $70,000 to $100,000	44%
– No opinion/response	21%
4. Extend medical benefits to those who qualify for AISH medically but not financially	84%
5. Periodically review AISH eligibility for certain clients	63%
6. Provide supplementary benefits to address unique client needs	96%

The consultation process also resulted in many additional comments about other supports and services the Alberta Government provides for persons with disabilities. Some of the areas of concern included:

- The need for assistance with transportation costs
- The need for safe, affordable and suitable housing
- The need to expand health-related services
- The need for employment and training supports

Thousands of people provided their personal stories about how AISH improves their lives and gives them a feeling of independence despite their disability. The following are some examples of their comments:

"AISH is a wonderful benefit, and I do not know what I would do without it. But I live in poverty, and that is not right. We are members of society as well, and for the most part, it is not our fault that we are disabled. Accidents happen, and we should not be punished for that. We need more help and less red tape."

"AISH has allowed my mentally handicapped son to develop some independence skills, and in doing so, increased his self-esteem. He now has confidence with his peers. He takes pride in purchasing things for himself – he no longer has to beg from his mom for everything. The personal conflicts that had been part of our lives have decreased, and our lives are peaceful thanks to AISH."

"My disabilities are because of a car accident, and to live this way is humiliating. I have depression along with my disabilities because it is impossible to get ahead. To live below the poverty line with no dignity is like living in hell. It is not my fault that I am on AISH, and I just want to be treated with some respect, instead of begging for everyday existence or sustenance."

"We are grateful there is a stable, long-term program like AISH, but don't feel it is generous enough."

"Becoming an AISH recipient has allowed me to become a little more independent. With my medical condition it was hard to keep any job, I could only get part-time work and that didn't go far on minimum wage. I had to rely on my mom for a roof over my head and for food. It put a great strain on her. Since being on AISH, I have my own place, and can do more for myself, but it is still hard to make ends meet at the end of each month. I do appreciate the medical help AISH has provided. Without that I don't think I could have coped with some of the needs that have disenabled me."

No two situations or experiences were the same, but common themes emerged, including the day-to-day challenges of trying to make ends meet and the desire to see additional benefits included as part of the AISH program. Many people indicated that without the support of family and friends, they would be facing the choice of whether to pay their bills or buy healthy food.

A summary of input received during the consultation is included in the Appendix of this report.

Recommendations

In developing recommendations to address issues raised during the consultation, we were guided by the following principles to renew the AISH program:

Providing Financial Security

AISH clients should have the financial security sufficient to meet their basic living needs.

Respecting Individuals

The AISH program will be structured and managed in a way that ensures the abilities, choices, and dignity of clients are respected.

Helping Individuals Succeed

AISH policies are focused on helping clients achieve their maximum potential and live as independently as possible.

Ensuring Accountability

Eligibility for AISH will continue to be based on the impact of a disability on a person's ability to function, rather than on the presence of a disability, to ensure that the program is helping the people who need it.

Improving Program Responsiveness

All Albertans who are eligible for AISH will have their financial and health needs met through the AISH program rather than having to apply to different programs for income support.

Improving Program Effectiveness

AISH applicants and clients will receive support from AISH in a timely and consistent manner.

"I am an AISH recipient who suffers from mental illness as well as a physical illness. I have tried, on several occasions, to return to working part-time, but each time I became sicker and had to quit. I am constantly struggling financially trying to live on $850 a month. I have no other income, no savings, no assets, or trusts. I depend on AISH for my survival and could not continue to function without it. Please put more money into the AISH program so I don't have to use food money to pay bills, as has been the case ... People like myself are vulnerable in this society. Make sure we don't fall through the cracks. Make sure we don't have to choose between paying the rent or buying food."

Our recommendations fall into the following six categories:

I. **AISH Financial Benefit**

II. **Supplementary Benefits**

III. **Treatment of Income**

IV. **Eligibility for AISH**

V. **Client Focused Delivery**

VI. **Additional Supports for Persons with Disabilities**

I. AISH Financial Benefit

"Our family has two sisters with disabilities who presently receive the AISH benefit. We are grateful for the help they are receiving, however, $850 a month does not cover their monthly expenses. Our parents often need to contribute some of their retirement money in order for them to make ends meet. It is a real worry of my parents that once they are gone my sisters won't have enough money to live on. As a guardian for one of these ladies, I hope that their monthly allowances will be increased by an amount to help them live without having to depend on others."

The most frequent recommendation about improving the AISH program was to increase the AISH financial benefit.

Currently, the maximum an individual can receive from AISH is $850 a month. The $850 must cover all major non-medical expenses, including accommodation, food, utilities, clothing and transportation. The benefit was last increased in 1999, from $818 a month to $850 a month.

The majority of respondents, including AISH clients, family members, and disability organizations, suggested an increase in the benefit by $150 to $200 a month. They also suggested the benefit rate be indexed to reflect the cost of living.

The discussion guide asked if the same increase should be provided to all AISH clients, or a larger increase given to those who have no other income or resources available to them. Participants in the public meetings felt strongly that the same increase should be given to all clients. They said it was important to ensure a perception of fairness, not pit one group against another, and keep the program easy for clients to understand. However, questionnaire responses on this issue were fairly evenly split.

> *"I live in a world filled with anxieties on top of my disabilities. I worry every month if the cheque will come, and then I worry about how to make ends meet."*

RECOMMENDATION #1

Increase the monthly maximum financial benefit for all clients to $1,000, then to $1,025 effective April 2006. Starting in 2007, conduct bi-annual reviews of the benefit rate.

We recommend that the same increase be given to all AISH clients. This would help clients deal with the increased cost of accommodation, food, utilities and other expenses, and help improve their overall quality of life.

To ensure the financial needs of AISH clients continue to be met as costs increase, we recommend a second benefit increase effective April 2006, and bi-annual reviews of the benefit rate to ensure clients are able to maintain an adequate standard of living.

II. Supplementary Benefits

> *"Because of the unusual nature of my disability, and the fact I live in a rural town, I often fall through the cracks in the system. I need help with transportation or mileage and fuel costs for my medically necessary trips."*

The second most frequent issue raised in the consultations was the need for extra benefits in addition to the monthly financial and health benefits. AISH provides a flat rate benefit, and supplementary benefits are not available through the program to address any specific or unique needs.

If an AISH client needs these supplementary benefits, they have to apply to the Alberta Works Income Support program to see if they are eligible to receive the benefit under that program.

RECOMMENDATION #2

Provide supplementary benefits as part of the AISH program, in addition to the base financial benefit, to AISH clients with liquid assets of less than $3,000.

Providing supplementary benefits to people with liquid assets below $3,000 would mean that AISH clients who have limited resources and need additional benefits, could get them through the AISH program. They would no longer have to transfer between the AISH and Income Support programs. People with liquid assets above $3,000 would be expected to use their own money to cover the costs related to these types of benefits.

Some benefits would be one-time only benefits, while others would be ongoing. Examples of the benefits that could be provided as part of the AISH program include:

- Medical/surgical supplies
- Guide animal allowance
- Additional shelter costs
- Special diet
- Transportation to employment programs
- Employment training and transition costs
- Family supplement

III. Treatment of Income

"Several times each day I thank the "Powers-That-Be" that I am being helped by AISH. I just don't know what I would do without it. I am not a lazy person – I like working – but my body and mind cannot handle it. I really have been trying, and I'm coming along slow but sure. In 2003, I received $100 in back pay … it was like winning a million dollars. When I reported it to the AISH office, it was deducted from my payments. The money would have replaced and replenished so many of my needs – not my wants. I was very sad when I found out it would be taken away from me."

A number of issues were raised during the consultation about how the AISH program "claws back" other income clients may receive. Specific issues raised about how income is treated relate to:

- The need to increase employment earnings exemption levels
- Eliminating the requirement to collect Canada Pension Plan benefits at age 60
- The need to simplify the rules about how income affects the AISH benefit

Employment Earnings Exemption

The current exemption for employment income for a single person on AISH is $200 a month plus 25% of their earnings over $200. For a couple or person with a dependent child, the first $775 a month is exempt plus 25% of the remaining amount.

AISH clients, disability organizations and other stakeholders identified the need for an increase to the employment earnings exemption to support employment and allow people who work to have more disposable income each month.

RECOMMENDATION #3

Increase employment earnings exemptions as follows:

- **Increase by $200 a month for singles and couples, the amount that is fully exempt**
- **Increase from 25% to 50% the exemption rate on income over this amount, to a maximum of $1,000 for singles and $2,000 for couples (income earned above these maximum amounts would not be exempt)**

Increasing the employment earnings exemptions would provide an incentive for AISH clients to work to the extent of their ability. With the combination of the AISH financial benefit and employment earnings, AISH clients who can do some work would have more disposable income each month. A single person could earn up to $1,699 a month and a couple $2,487 a month, and continue to receive the AISH health benefit.

Another issue raised during consultations related to how AISH clients have to report income. AISH clients who work are required to submit pay stubs each month in order to determine the amount of their AISH benefit for the following month. This can result in a delay in them receiving their benefit prior to the first of the month, and sometimes being unable to pay their rent on time or meet other monthly expenses. We recommend this reporting process be reviewed to see if there is a more efficient and timely way to obtain this information and make it easier for AISH clients to report their employment income.

Canada Pension Plan

The AISH program requires clients to access all income they are entitled to. As a result, when they reach age 60 they are required to apply for Canada Pension Plan (CPP) early retirement benefits.

Throughout the consultations, AISH clients and family members indicated this policy is unfair, as they are required to take a reduced CPP benefit at age 60, rather than waiting until age 65 to collect the full benefit.

RECOMMENDATION #4

Discontinue the requirement that AISH clients collect Canada Pension Plan (CPP) benefits at age 60.

Discontinuing this requirement would mean AISH clients would not have to collect a reduced CPP benefit at age 60. They would continue to receive their full AISH financial benefit until age 65, and then be able to access their full CPP benefits.

Treatment of Income

The AISH program has three income categories – fully exempt, partially exempt, and not exempt income. The way income is treated depends on the type and amount of income, and who is receiving the income – the AISH client or their spouse.

Throughout the consultation process, concerns were expressed about how other income affects the AISH benefit. AISH clients, family members, and disability organizations said the rules and the way income is treated is confusing and should be changed to be more easily understood.

RECOMMENDATION #5

Review how income is treated under AISH to clarify rules for what income is fully exempt, partially exempt, and not exempt.

We recommend the review focus on making it easier for AISH clients to understand how their additional income affects their AISH benefit. The clarification and better definition of the rules would ensure the way the program treats income is fair, transparent, and consistently applied.

IV. Eligibility for AISH

> *"AISH is not easy to qualify for ... a permanent disability must be established and appeals are standard to get on AISH. Why are you second guessing one's permanent diagnosis ... my illness is not my fault, but yet the government makes me feel like I'm less of an individual."*

Another key area of concern raised during the consultation was about eligibility for AISH benefits. Specifically, respondents commented on questions in the discussion guide about:

- The appropriate asset level to determine eligibility
- The need for periodic medical assessments

Asset Level

About 44% of respondents to the discussion guide questionnaire supported an asset level of between $70,000 and $100,000. As well, family members of AISH clients and disability organizations suggested that in addition to the asset level, they should be able to set aside funds in an exempt trust for AISH clients, without it affecting the person's eligibility for AISH.

When the AISH program was designed 25 years ago, assets were not considered in determining eligibility. Program changes in 1999 established an asset limit of $100,000.

In addition to this $100,000, people on AISH are allowed to own a principal residence or home quarter, a vehicle adapted to the person's disability, and one other family vehicle, and still be eligible for AISH.

The purpose of having an asset limit is to ensure that AISH is provided to people who do not have the resources to support themselves. However, it also allows people to have enough assets to provide for their longer-term security.

RECOMMENDATION #6

Retain the asset limit at $100,000.

This $100,000 asset limit includes cash, savings, property, trusts etc. Several people commented on the issue of how trusts affect eligibility and how they impact the AISH benefit. While principal taken from trusts is exempt, we recommend the Government review how interest from trusts is treated as part of the review of income referenced in recommendation #5.

Experts to Provide Advice Regarding Eligibility

When a person applies for AISH, AISH staff must review the applicant's assessment reports to determine whether the person is eligible. Some cases are straightforward, while others are more complex. Citizens' Appeal Panels, comprised of public members, also review similar documentation to assist them in making decisions regarding eligibility.

AISH staff and members of the Citizens' Appeal Panel would benefit from having access to advice from experts, to ensure they have the information they need to make evidence-based, sound decisions

RECOMMENDATION #7

Establish contracts with experts to provide advice to AISH staff regarding complex eligibility decisions and to the Citizens' Appeal Panel as required.

Having experts on contract would improve the assessment process and assist AISH staff in determining eligibility. Various expert services such as medical, psychological, vocational, neurophysical, psychiatric, and functional capacity assessments would be contracted as required.

Ongoing Eligibility

The discussion guide contained a question about conducting periodic reviews of medical eligibility for some people on AISH. Sixty-three percent of respondents to this question supported this idea. Some said there was a need to identify and assist AISH clients who may benefit from advances in medical, vocational, and rehabilitative technologies or treatments, to help them move towards self-sufficiency.

We do not support a systematic review limited to determining clients' ongoing medical eligibility. We believe this would create unnecessary anxiety for clients, be administratively expensive, and would not be cost effective. Previous reviews of medical eligibility in Alberta, and other jurisdictions regarding income support programs for persons with disabilities, have not identified people who should be removed from the programs. Rather than having regular, structured medical reviews, we recommend that AISH staff meet with their clients periodically to connect clients with the supports and services they need to achieve greater self-reliance and community inclusion.

RECOMMENDATION #8

AISH staff meet with their clients periodically to identify supports and services to assist clients in moving towards greater independence.

Periodic meetings with AISH clients will improve accountability and ensure clients have access to the supports and services they require to become as independent as possible. AISH clients who may benefit from new forms of medical treatment or advances in vocational/rehabilitative programs will get better information about, and access to, these services.

Any AISH clients who leave the program as a result of this discussion with their worker should be provided with assistance and access to appropriate supports, including training, and employment opportunities.

V. Client Focused Delivery

> *"You always hear horror stories about indifferent case workers who either ignore or patronize their clients. I have been blessed to have a worker who not only cares about her clients, but goes out of her way to check on their well-being. There should be more recognition given to these people instead of accentuating the negative."*

During the consultation, many AISH clients and their families said that the application and monthly reporting processes are too complicated and difficult to understand. Many people asked that the processes be made simpler and more user-friendly.

RECOMMENDATION #9

Improve client service delivery.

A number of changes could be introduced to improve the delivery of the AISH program, including:

- Streamlining the application and monthly reporting processes
- Improving the annual reporting process for AISH clients with no other sources of income and for those with assets well below the asset limit
- Eliminating the requirement for AISH clients to pay the co-payment fees to pharmacists for prescription drugs

RECOMMENDATION #10

Partner with disability organizations to provide ongoing training for AISH staff.

The majority of input through the consultation process recognized and appreciated the commitment and efforts made by AISH staff in meeting the needs of AISH clients. However, we believe there is always room for improvement regarding the consistency and quality of services being provided across the province.

Partnering with disability organizations to enhance staff awareness of disability issues would provide staff with the support they need to continue to provide excellent service to AISH clients.

VI. Additional Supports for Persons with Disabilities

> *"As a member of society you want to contribute in a positive, meaningful way. I felt guilty accepting my first cheque, but I volunteer at a couple of organizations, and despite my medical condition, I hope to one day again be employed. I would like to thank the Alberta Government for giving me a quality of life that I enjoy, but also ask you to look at ways to help us with things many Albertans take for granted, such as a safe and comfortable place to call home, and affordable and convenient transportation to help us get to medical appointments or get groceries."*

The Alberta Disability Strategy, released by the Premier's Council on the Status of Persons with Disabilities in December 2002, notes that providing education and learning, employment and training, and personal supports, in addition to financial supports, is essential in helping individuals with disabilities to move towards full citizenship and participation in society.

As noted previously, 84% of respondents to the discussion guide supported having medical benefits separate from income supports. As well, many participants in the consultation raised issues about other government supports and services that impact AISH clients. During the consultation, Albertans raised a number of issues we believe need further discussion, including:

- Employment and training
- Health benefits (separation of health benefits from income support and enhanced services from Alberta Aids to Daily Living)
- Transportation
- Housing

The Government of Alberta currently invests about $2 billion a year in eleven provincial government ministries to administer 34 programs for persons with disabilities. We believe there is a need to work with our partners to ensure the supports and services currently being provided by government are better coordinated.

RECOMMENDATION #11

Work collaboratively with partners to better coordinate government supports and services for persons with disabilities.

There are many examples of areas that could be better coordinated to improve services for Albertans with disabilities. Following on what people said during the consultation, we recommend that particular focus be given to the following areas:

- Health benefits, including the separation of health benefits from income support and the Alberta Aids to Daily Living program
- Employment and training supports for persons with disabilities
- Transportation for persons with disabilities
- Housing for persons with disabilities

Concluding Comments

"I feel that I am blessed to live in Alberta where a program like AISH exists. If it was not for AISH, I don't think I would be alive today."

Over the past several months, we have heard from thousands of Albertans, including AISH clients and their families, about how the AISH program makes a difference and improves their lives. We have also heard that the program must be renewed and improved to ensure it better meets the needs of AISH clients. We listened to Albertans and have developed the recommendations in this report to respond to what they told us.

In addition to the recommendations in this report, we believe the *AISH Act* and Regulations should be rewritten to ensure the language reflects the Government's commitment and approach to meeting the needs of persons with disabilities. The revised legislation should reflect the guiding principles outlined in this report for renewing AISH.

In closing, we would like to sincerely thank everyone who participated in this review, and urge the Government to act as quickly as possible to implement these recommendations.

Appendix – Renewing AISH: What We Heard

A Summary of Responses to the Consultation by the MLA Committee

Following is a summary of the input received from Albertans during the AISH consultation.

Profile of Participants

Discussion Guide Questionnaire

A total of 18,220 responses to the discussion guide were submitted – 3,316 via the Internet, and 14,904 via fax or mail.

A profile of the respondents is as follows:

AISH clients	58 % (10,602)
Family member of AISH clients	20 % (3,618)
People who work with AISH clients	6.7% (1,226)
Disability organizations	2.5% (463)
Other	8.6% (1,570)
Did not indicate	8.4% (1,537)

** Some respondents checked more than one category*

Many of the respondents also included thoughtful comments and insights, along with personal stories and experiences that provided rationale for the issues raised and the ideas being discussed.

Written Submissions

A total of 133 written submissions were received, including input from:

- AISH clients
- Family members of AISH clients
- Representatives of disability organizations

- Other organizations
- Members of the general public

While some of the submissions were brief and limited to one or two issues, there were 73 written submissions that were extensive and raised a number of important issues.

Public Sessions

Public sessions were held in Edmonton on October 13, 2004 and in Calgary on October 14, 2004.

Over 500 people attended the sessions, and there were 85 presentations – 36 at the Edmonton meeting, and 49 in Calgary. About 90% of the presenters were AISH clients or family members of AISH clients.

The public was asked to pre-register to present at the sessions, however, anyone who attended the sessions and wanted to make a presentation also had the opportunity to do so. Presenters included:

- AISH clients
- Family members of AISH clients
- Representatives of disability organizations
- Individuals with physical disabilities, mental illness, and developmental disabilities
- Individuals who work with AISH clients

Summary of Consultations

Responses to Questions in Discussion Guide Questionnaire

The following is a summary of responses from the three sources of input to the consultation – the discussion guide questionnaire, written submissions, and public sessions – on the six ideas that were presented by the MLA Committee for possible changes to renew AISH.

QUESTION 1:

AISH Financial Benefit

Question: If the AISH benefit were to increase, which of the following two options do you think is more fair:

a) Give the increase to everyone on AISH, but give larger increase to people who have no other income

b) Give the same increase to everyone on AISH

Summary of Responses and Input:

- Responses to the discussion guide questionnaire are as follows:

	Larger increase to those with no other income		Same increase to all AISH clients	
	#	%	#	%
ALL RESPONSES	**10,135**	**57.0%**	**7,649**	**43.0%**
AISH clients	5,510	53.2%	4,851	46.8%
Family of AISH clients	2,302	64.8%	1,253	35.2%
Representatives of disability organizations	240	52.9%	214	47.1%
Those who work with AISH clients	716	59.5%	488	40.5%
Other	953	62.6%	570	37.4%

- Of the 25 written submissions that discussed the topic, 17 indicated a preference that any increase should be provided to all AISH clients
- All five of the presenters at the public sessions who addressed this topic said all AISH clients should receive the same increase

QUESTION 2:

Employment Earnings Exemption

Question: Should AISH increase its employment earnings exemption for people who can work?

- Yes
- No
- No opinion

Summary of Responses and Input:

- Responses to the discussion guide questionnaire are as follows:

	Increase Employment Earnings Exemption		Leave Earnings Exemption Unchanged	
	#	%	#	%
ALL RESPONSES	**13,582**	**82.5%**	**2,889**	**17.5%**
AISH clients	7,498	79.7%	1,911	20.3%
Family of AISH clients	2,881	86.5%	448	13.5%
Representatives of disability organizations	395	88.8%	50	11.2%
Those who work with AISH clients	1,038	87.6%	147	12.4%
Other	1,279	87.0%	191	13.0%

- 98% of the 49 written submissions that discussed this topic supported an increase
- All 17 presenters who addressed this topic at the public sessions supported increasing the employment earnings exemption

QUESTION 3:

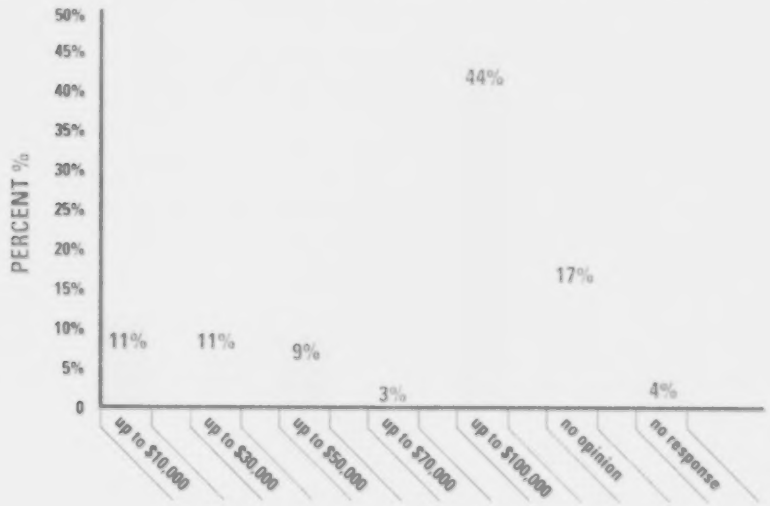
Asset Limit

Question: What amount of savings should individuals or families be able to have before they are no longer eligible for AISH?

- Up to $10,000
- Up to $30,000
- Up to $50,000
- Up to $70,000
- Up to $100,00
- No opinion

Summary of Responses and Input:

- Responses to the discussion guide questionnaire are as follows:



- 91% of the written submissions that addressed this topic supported an asset limit of $100,000 or higher
- All seven of the presenters who addressed this topic at the public sessions spoke in favour of an asset limit of $100,000 or higher

QUESTION 4:

Separating Medical Benefits from Income Benefits

Question: Should the Government look at providing health benefits to low-income people who qualify for AISH medically, but whose income and assets are too high for them to qualify?

- Yes
- No
- No opinion

Summary of Responses and Input:

- Responses to the discussion guide questionnaire are as follows:

	Separate Medical and Income Support Benefits		Leave Medical and Income Support Benefits Bundled	
	#	%	#	%
ALL RESPONSES	**13,608**	**83.8%**	**2,626**	**16.2%**
AISH clients	7,574	81.4%	1,735	18.6%
Family of AISH clients	2,856	86.7%	439	13.3%
Representatives of disability organizations	381	87.6%	54	12.4%
Those who work with AISH clients	1,046	89.9%	117	10.1%
Other	1,289	88.9%	161	11.1%

- All 27 of the written submissions that addressed the topic supported separating medical benefits from income support
- All seven of the presenters who addressed this issue at the public sessions supported providing medical benefits to all low-income Albertans who qualify medically

QUESTION 5:

Review of Medical Eligibility

Question: Should Government review medical eligibility for some people after they have been on AISH for a period of time?

- Yes
- No
- No opinion

Summary of Responses and Input:

- Responses to the discussion guide questionnaire are as follows:

Periodic Review of Medical Eligibility

	Yes, Review it Periodically for Some		No, Don't Change Current Approach	
	#	%	#	%
ALL RESPONSES	**10,073**	**63.1%**	**5,902**	**36.9%**
AISH clients	5,154	56.4%	3,981	43.6%
Family of AISH clients	2,315	70.9%	951	29.1%
Representatives of disability organizations	306	72.7%	115	27.3%
Those who work with AISH clients	927	80.4%	226	19.6%
Other	1,044	72.4%	397	27.6%

- 55% of the 22 written submissions that addressed this issue supported the idea of reviewing medical eligibility
- Of the three presenters at the public sessions who addressed this topic, one supported the idea of reviewing medical eligibility

QUESTION 6:

Supplementary Benefits

Question: Should AISH provide additional benefits to meet people's needs beyond the $850 cash benefit and health coverage?

- Yes
- No
- No opinion

Summary of Responses and Input:

- Responses to the discussion guide questionnaire are as follows:

Supplementary Benefits

	Yes, Provide Additional Benefits		No, Don't Change Current Approach	
	#	%	#	%
ALL RESPONSES	**16,691**	**95.9%**	**708**	**4.1%**
AISH clients	9,822	96.7%	339	3.3%
Family of AISH clients	3,258	94.7%	184	5.3%
Representatives of disability organizations	426	95.5%	20	4.5%
Those who work with AISH clients	1,115	94.0%	71	6.0%
Other	1,442	95.5%	68	4.5%

- 98% of the 48 written submissions that addressed this topic supported supplementary benefits for clients who do not have additional sources of income
- All 23 presenters who addressed this issue at the public sessions supported providing supplementary benefits to individuals who need it

Additional Comments and Suggestions

In addition to responses to the questions posed in the discussion guide, input was also received on a variety of other issues facing AISH clients and persons with disabilities. These include:

Income Levels

Participants in the consultation stressed that the level of funding provided is not sufficient and income levels need to be increased. Participants noted:

- The level of the financial benefit has not been increased in several years
- It is very difficult for many AISH clients to pay all of their bills
- There has been an increase in the use of food banks by AISH clients
- AISH clients are increasingly unable to participate in community social and recreational activities because of their financial circumstances
- Financial pressures are causing stress among clients to the point where their health might be impacted

Indexing of Benefits

Feedback and comments through the consultation also stressed the need to index the financial benefit level on a regular basis so AISH clients do not have to suffer due to any increases in the general cost of living.

Other Financial Issues

The consultation process also drew additional specific suggestions related to the financial aspects of AISH, including:

- Not requiring AISH clients to apply for Canada Pension Plan (CPP) benefits at age 60
- Not penalizing spouses/partners financially for the client's disability
- Moving from monthly to annual reporting of income
- Allowing AISH clients to have trusts so families can support them through bequests without impacting their benefits or eligibility
- Not deducting other payments received from sources such as gifts or child support

Treatment of AISH Clients

Some of the participants in the consultation said AISH clients are treated as if they do not want to contribute to society and are unjustly using public funds. Participants in the public sessions – 90% of whom were AISH clients or family members of AISH clients – noted that AISH clients did not choose to be disabled and on AISH.

AISH clients said they sometimes feel they are not being treated with dignity, and some of the processes and steps they have to go through in relation to the AISH program are demoralizing. Specific examples include:

- The requirements they must fulfill as part of the annual review process
- Perceived inconsistencies in how different AISH workers interpret rules and regulations regarding AISH
- The fact that income support levels do not allow AISH clients to fully participate in society
- Limited access to realistic employment and training programs
- Limited access to AISH workers
- Unnecessary bureaucratic mechanisms for dealing with unique situations

Transportation

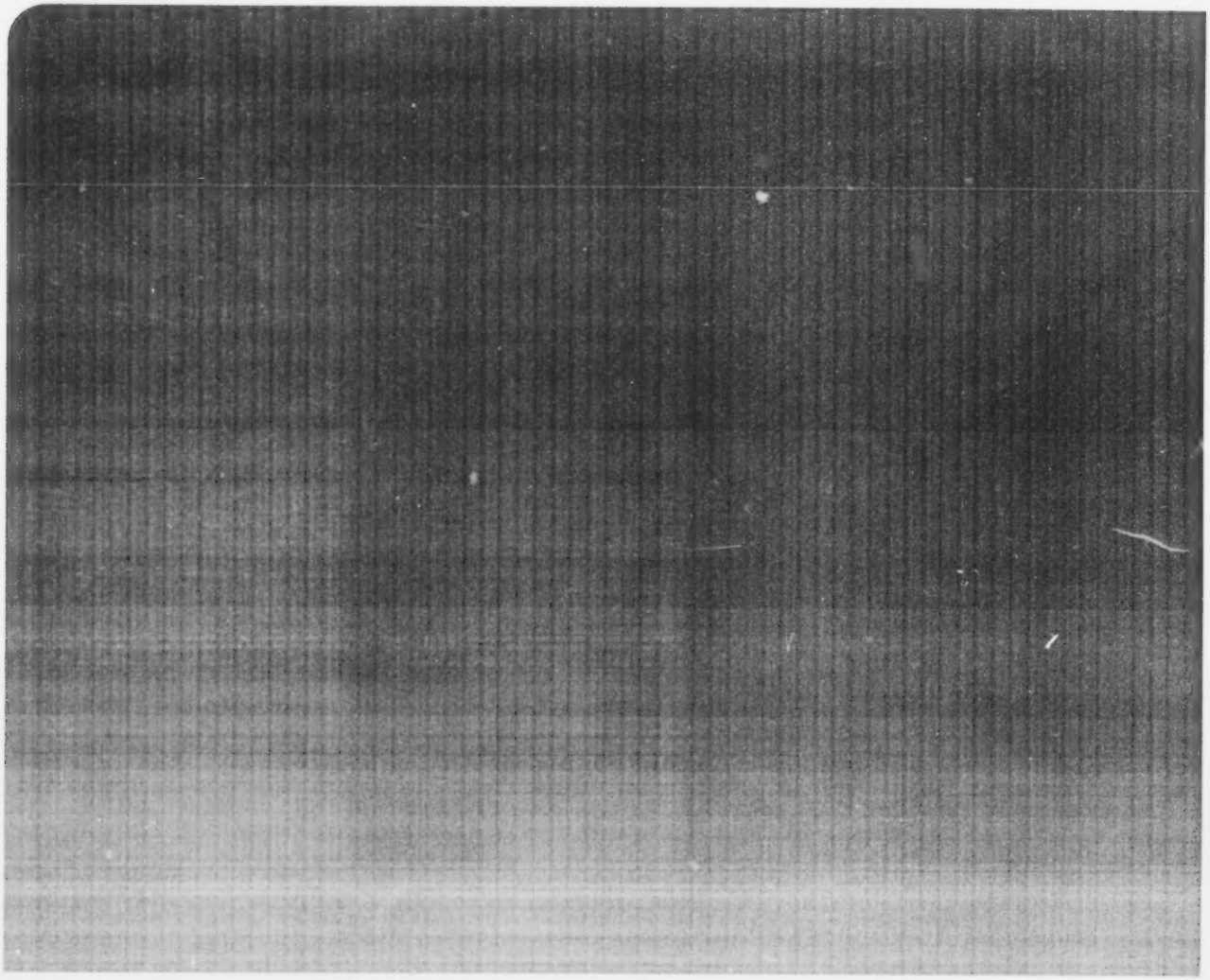
Participants also indicated the need for assistance with transportation costs for persons with disabilities. Many cited the specific need for a bus pass for AISH clients, while others called for accessible transportation for those who need it. A number of participants also mentioned the need for transportation and overnight accommodations for rural AISH clients who may need to travel for medical appointments.

Medical

Many participants recommended the expansion of the products and services available to AISH clients under the Alberta Aids to Daily Living program and Alberta Blue Cross, which may include more inclusive coverage for over-the-counter and prescription drugs. The idea of covering prescriptions for multiple months of medication was also offered as a suggestion as it would reduce dispensing fees paid to pharmacists.

Housing

Safe and affordable housing was mentioned as a significant need. A number of participants mentioned the unique housing needs for persons with disabilities, while others said rent controls and shorter waiting lists for subsidized housing are needed.



This report can be downloaded off the AISH website at www.aishreview.gov.ab.ca.

For additional copies of this report, or if you require the report in an alternate format, please call 310-4455. For people using a TTY phone, please call 1-800-232-7215.